

About the Nova USD Fixed Income Fund

The Nova USD Fixed Income Fund is an open-ended fund that invests in US Dollar denominated Eurobonds. The Fund is authorized and registered in Nigeria as a Unit Trust Scheme under Section 160 of the Investment and Securities Act 2007 and is regulated by the Securities & Exchange Commission (SEC).

Fund Strategy

The primary objective is long-term capital preservation and income stream. Investors will be able to achieve their long-term investment goals by investing in a broad range of US Dollar denominated instruments and Eurobonds thereby managing reinvestment risks. The Fund provides investors seeking long term capital preservation exposure to:

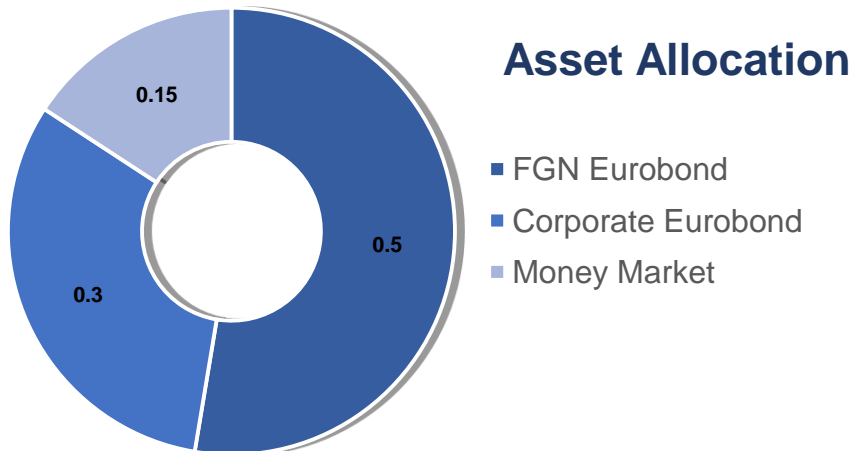
- FGN, Corporate Eurobonds and other US Dollars denominated instruments introduced and approved by the SEC from time to time
- FGN Non-USD Sovereign issued or guaranteed by the Government of Nigeria such as Treasury Bills and the Nigerian Savings Bonds
- Short term Instruments (such as bank placements, commercial paper etc) Other instruments that may be introduced and approved by the SEC from time to time

Key Facts:

Type of Fund: Open-ended

- Management Type: Active Management
- Base Currency: US Dollars
- Fund Manager: NovaMBL Asset Management Limited
- Trustee: UBA Trustees Limited
- Custodian: United Bank for Africa (Global Investor Services)
- Minimum Holding Period: 180 days

- Minimum Investment: \$1,000 (One Thousand US Dollars) and additional investments in multiples of \$500 (Five Hundred US Dollars)



Investment Tracking: Online access to investment account

Payment Options: Electronic transfers and physical cash deposits

Launch Date: November 23, 2020

Why Invest in Nova USD Fixed Income Fund?

- Competitive returns compared to the average domiciliary deposit account
- A good opportunity for diversification
- Professional management with robust risk management framework
- Long term capital preservation and growth
- Online access to your fund's performance and investment portfolio
- Investment can be used as collateral for loans

NovaMBL Hybrid Fund

The NovaMBL Hybrid Fund is suitable for investors seeking capital appreciation to meet various financial objectives including education funding for wards and children, rent payment, mortgage planning, retirement planning, special events (marriage, vacation).

- Grow your wealth over the long term with returns above inflation
- Earn multiple returns through capital appreciation and dividends

- Equities: 40% - 60%
- Fixed income securities: 20% - 40%
- Cash: 1%-10%

The proportion of the Fund invested in each of the asset classes will vary within the ranges provided as the market environment changes, and their potential risk and return change. However, the proportion will always remain within the ranges above.

- Minimum initial investment: N10,000
- Minimum additional investment: N5,000

Equities provide superior long-term protection against inflation. The high risk of equities is reduced by investing in fixed income securities and cash, which provide a fairly predictable income stream and easy access to your money. The fund is a viable investment vehicle for achieving investment objectives including education, property acquisition, or leaving a legacy for loved ones.

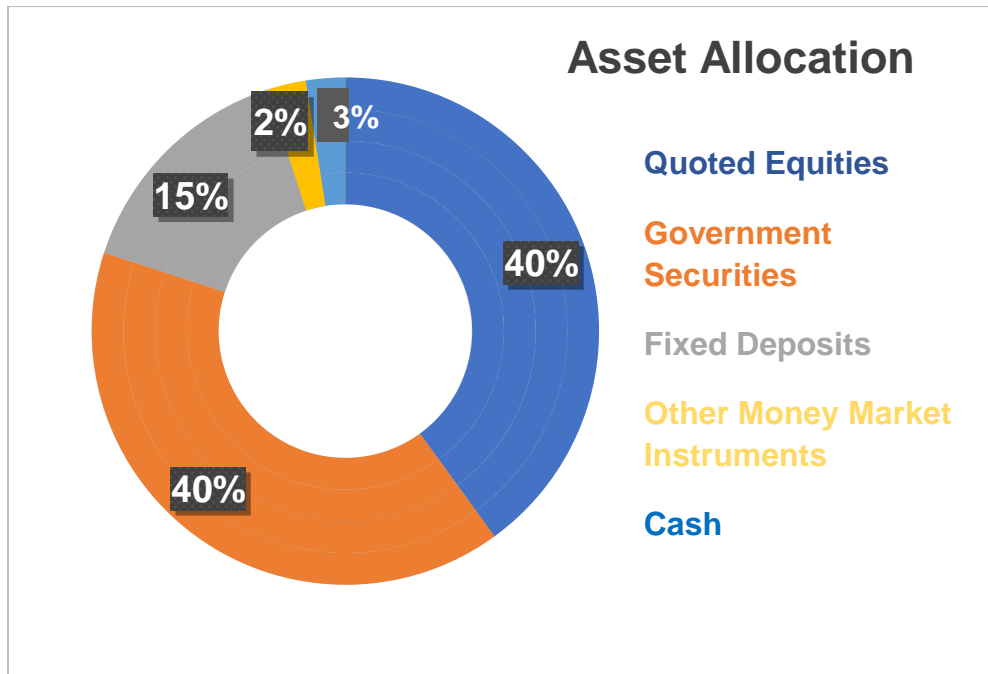
Key Facts

- Type of Fund – Open-ended. This simply means that you can enter or exit the Fund whenever they want.
- Launch Date – The Nova Hybrid Fund was launched on November 23, 2020
- Management Type – The Fund is managed on a discretionary basis, which simply means that the fund manager can take decisions to buy and sell assets in line with the trust deed and investment policy without referring to the clients.
- Management Fees – 1.5% of Net Asset Value (NAV) of the Fund
- Fund Manager – NovaMBL Asset Management Limited
- Trustee – United Capital Trustees
- Registrar – Greenwich Registrars
- Custodian – United Bank for Africa (Global Investors Services)
- Investment Monitoring – Online access to investment account
- Payment Options – Online Payment is available via the online portal and you can set up a standing instruction with your bank for periodic payments
- Redemption timeline- Unitholders can redeem their investments in 24 hours upon the receipt of their duly executed online or physical redemption forms.

Unique investment benefits

- Diversification of risk and income
- Reduce effects of inflation

- Easy and flexible entry and exit
- Long term investment goals
- Annual dividends and income
- Professional portfolio management
- Competitive interest rates
- Medium risk



Nova Prime Money Market Fund

Are you preparing for that special day or need to save towards education funding, asset acquisition, holiday, rent payment, business capital formation, project finance, equity on mortgage? Nova Prime Money Market Fund provides a safe cash management tool to enable you meet your short to medium-term life goals in a convenient way while earning daily income on your fund accumulation.

Key Facts:

Type of Fund: Open-ended

- Management Type: Active Management
- Base Currency: Naira

- Fund Manager: NovaMBL Asset Management Limited
- Trustee: UBA Trustees Limited
- Custodian: United Bank for Africa (Global Investor Services)
- Minimum Holding Period: 90 days
- Minimum Investment: N10,000 (Ten Thousand Naira) and minimum additional investments of N5,000 (One Thousand Naira)
- Launch Date – The Nova Prime Money Market Fund was launched on November 23, 2020

Unique investment benefits

- Capital preservation
- Quarterly interest payments
- Easy and flexible entry and exit
- Competitive interest rates
- Liquidity management

The Fund invests your money in:

- Government securities: 25% – 95%
- Other money market instruments: 5% – 75% Bankers' Acceptances, certificates of deposits, commercial papers, collateralized repurchase agreements etc.

There is no maximum amount you can invest; however, the minimum initial investment is N10,000.00, while additional investment shall be in N5,000. Here is a more rewarding way to save! With the Nova Prime Money Market Fund, you get a higher interest rate than a traditional savings account. Preserve your capital and generate a steady stream of income with Nova Prime Money Market Fund. The Nova Prime Money Market Fund is a low risk fund suitable for Investors who have cash in their current and savings account and wish to earn a higher return without paying withholding tax.

You can make flexible deposits with Quickteller, Cheque, Direct Debits, and Debit/Credit Cards. In addition to competitive interest rates, the NovaMBL Prime MMF also provides quick access to your money, regular tax-free returns and professional fund management. Enjoy more rewards from your savings with the Nova Prime Money Market Fund.

Asset Allocation

